Docket No. 4018.016

Declaration and Power of Attorney For Patent Application

English Language Declaration

As a below named inventor, I hereby declare that:

'My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

Systems for Pinancial a	and Electronic Commerc	ee	
the specification of v	which		
(check one)			
☐ is attached here	to.		
☑ was filed on _M	arch 20, 2000	as United States Application No.	or PCT International
Application Num	ber PCT/US00/07457		
and was amend	ed on		
		(if applicable)	
		understand the contents of the above in amendment referred to above.	dentified specification
		e United States Patent and Trademark ibility as defined in Title 37, Code of	
	material to pateria	ibility as defined in Title 37, Code of	Federal Regulations
Section 1.56. I hereby claim fore Section 365(b) of a any PCT Internation listed below and ha	eign priority benefits any foreign application nal application which ove also identified belowed also identified belowed and the contractional claimed.	under Title 35, United States Code, n(s) for patent or inventor's certificate designated at least one country other thow, by checking the box, any foreign and application having a filing date before	Section 119(a)-(d) o , or Section 365(a) o han the United States oplication for patent o
Section 1.56. I hereby claim fore Section 365(b) of any PCT Internation listed below and ha inventor's certificate on which priority is a	eign priority benefits any foreign application nal application which ove also identified belowed also identified belowed and the contractional claimed.	under Title 35, United States Code, n(s) for patent or inventor's certificate designated at least one country other the bw, by checking the box, any foreign ar	Section 119(a)-(d) o , or Section 365(a) o han the United States oplication for patent o that of the application Priority Not Claimed
Section 1.56. I hereby claim fore Section 365(b) of any PCT Internation listed below and ha inventor's certificate on which priority is a	eign priority benefits any foreign application nal application which ove also identified belowed also identified belowed and the contractional claimed.	under Title 35, United States Code, n(s) for patent or inventor's certificate designated at least one country other the bw, by checking the box, any foreign ar	Section 119(a)-(d) o , or Section 365(a) o han the United States oplication for patent o that of the application
Section 1.56. I hereby claim fore Section 365(b) of a any PCT Internation listed below and ha inventor's certificate on which priority is a Prior Foreign Applic (Number)	eign priority benefits any foreign application al application which over also identified belower or PCT International claimed. cation(s) (Country)	under Title 35, United States Code, n(s) for patent or inventor's certificate designated at least one country other thow, by checking the box, any foreign at application having a filing date before (Day/Month/Year Filed)	Section 119(a)-(d) o , or Section 365(a) o han the United States oplication for patent o that of the application Priority Not Claimed
Section 1.56. I hereby claim fore Section 365(b) of any PCT Internation listed below and ha inventor's certificate on which priority is a Prior Foreign Application.	eign priority benefits any foreign application al application which over also identified below or PCT International claimed. eation(s)	under Title 35, United States Code, n(s) for patent or inventor's certificate designated at least one country other thow, by checking the box, any foreign and application having a filing date before	Section 119(a)-(d) o , or Section 365(a) o han the United States oplication for patent o that of the application Priority Not Claimed

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l	hereby	claim	the	benefit	under	35	U.S.C.	Section	119(e)	of	any	United	States	provisional
а	pplication	n(s) lis	ted b	elow:										

see first page of specification	
(Application Serial No.)	(Filing Date)
(Application Serial No.)	(Filing Date)
(Application Serial No.)	(Filing Date)

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C. F. R., Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

PCT/US00/07457	March 20, 2000	pending
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
ee first page of specification		
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (list name and registration number)

Morris E. Cohen (Reg. No. 39,947)

Send Correspondence to: Morris E. Cohen
1122 Coney Island Avenue, Suite 217
Brooklyn, New York 11230-2345

Direct Telephone Calls to: (name and telephone number)

Morris E. Cohen (718) 859-8009

Full name of sole or first inventor
Morris E. Cohen

Full name of sole or first inventor
Morris E. Cohen

Sole or first inventor's signature

Date

Residence
Brooklyn, New York

Citizenship
US

Post Office Address
1122 Coney Island Avenue, Suite 217

Brooklyn, New York 11230

Date